

Ponce NA, Cochran SD, Pizer JC, Mays VM. The effects of unequal access to health insurance for same-sex couples in California. *Health Aff (Millwood)*. 2010;29(8). Published online 24 June 2010.

Technical Appendix

Appendix A is published data from the California Employer Health Benefits Survey and the Employee Benefits Research Institute. Appendix B is a table constructed from a special data request using the California Employer Health Benefits Survey. For Appendices D & E, the estimated RRR (relative risk ratio) is a different parameter from the RRs (relative risks) reported in the text. Based on the models presented here, for Exhibits 2 & 3 in the text, we computed relative risks for each outcome by sexual orientation category, holding all other variables at their mean. Specifically, we compared gay men to heterosexual men, and lesbians to heterosexual women; for partnered/married models, we compared partnered gay men to married heterosexual men, and partnered lesbians to married heterosexual women. To reflect the stratified random sample design of the CHIS survey, we bootstrapped the 95% confidence interval around the RR estimates using survey stratum information made available to us as a secure file in the CHIS Data Access Center. All models are survey weighted.

Appendix A

Percentage of firms that are self-insured

| Year | California | United States |
|-------------|-------------------|----------------------|
| 2009 | 31% | 57% |
| 2008 | 30% | 55% (1) |
| 2007 | 26% | 55% |
| 2006 | 31% | 55% |
| 2004 | 31% | 54% |

Sources: CHCF/NORC California Employer Health Benefits Survey: 2007-2009; CHCF/HSC California Employer Health Benefits Survey: 2005-2006; CHCF/HRET California Employer Health Benefits Survey: 2004.(1) Estimate reported from Employee Benefits Research Institute Brief #114 Feb. 11, 2009.

Appendix B

Percentage of firms offering health benefits to unmarried heterosexual and same-sex couples

| Year | | Heterosexual | Same-sex |
|-------------|-------------------------|---------------------|-----------------|
| 2009 | Total | 73.7% | 71.1% |
| | Self-insured | 66.6% | 66.9% |
| | Underwritten by insurer | 75.0% | 71.9% |
| 2008 | Total | 71.7% | 71.2% |
| | Self-insured | 56.4% | 53.3% |
| | Underwritten by insurer | 73.4% | 73.2% |
| 2007 | Total | 69.3% | 70.4% |
| | Self-insured | 63.7% | 54.8% |
| | Underwritten by insurer | 69.5% | 71.1% |
| 2006 | Total | 72.5% | 64.0% |
| | Self-insured | 76.7% | 57.4% |
| | Underwritten by insurer | 71.5% | 63.0% |
| 2004 | Total | 34.4% | 34.5% |
| | Self-insured | 32.0% | 32.0% |
| | Underwritten by insurer | 50.9% | 51.1% |
| 2003 | Total | 24.2% | 21.8% |
| | Self-insured | 22.7% | 19.7% |
| | Underwritten by insurer | 38.9% | 39.9% |
| 2001 | Total | 11.8% | 13.2% |
| | Self-insured | 13.1% | 13.2% |
| | Underwritten by insurer | 3.4% | 13.3% |

Note: This question was not asked in 2002, and 2005. In 2006 the wording of the question changed. Before that, the survey asked if health benefits were offered to non-traditional workers, where non-traditional workers included same-sex and unmarried heterosexual couples, and if so, if non-traditional workers included either same-sex or opposite sex unmarried couples.

Sources: California Healthcare Foundation(CHCF)/National Opinion Research Center (NORC) California Employer Health Benefits Survey: 2007-2009; CHCF/Center for Studying Health System Change (HSC) California Employer Health Benefits Survey: 2005-2006; CHCF/ The Health Research & Educational Trust (HRET) California Employer Health Benefits Survey: 2004; Kaiser/HRET California Employer Health Benefits Survey: 2000-2003.

Appendix C: Sample Characteristics by Sexual Orientation and Gender,
Nonelderly Adults Ages 18-64, California, Average of Years 2001, 2003, 2005

| | Females | | | Males | | |
|--|-----------|---------|--------------|-----------|-------|--------------|
| | Bi-sexual | Lesbian | Heterosexual | Bi-sexual | Gay | Heterosexual |
| <i>Sample size</i> | 1,070 | 866 | 61,783 | 543 | 1,402 | 44,590 |
| Partnered/Married Status | | | | | | |
| Married | 29% | 3% | 56% | 31% | 2% | 57% |
| Partnered | 15% | 48% | 8% | 12% | 36% | 7% |
| Not partnered or married | 56% | 48% | 36% | 58% | 62% | 36% |
| Minor children in household | | | | | | |
| | 34% | 17% | 47% | 23% | 2% | 40% |
| Age in years | 34.1 | 40 | 39.4 | 37.7 | 39.1 | 38.8 |
| Race/ethnicity | | | | | | |
| Non-Latino White | 52% | 65% | 46% | 49% | 63% | 46% |
| Latino | 25% | 21% | 32% | 30% | 20% | 34% |
| Non-Latino Asian | 11% | 3% | 13% | 10% | 8% | 12% |
| Non-Latino Black | 7% | 7% | 6% | 6% | 7% | 6% |
| Non-Latino AIAN/NHPI | 1% | 1% | 1% | 2% | 1% | 1% |
| Non-Latino Other race/multiracial | 4% | 3% | 2% | 3% | 2% | 2% |
| Education | | | | | | |
| Less than high school | 13% | 6% | 18% | 16% | 5% | 19% |
| High school graduate | 23% | 18% | 24% | 24% | 16% | 25% |
| Some college or Vocational School | 28% | 27% | 27% | 28% | 26% | 24% |
| College graduate plus | 36% | 49% | 31% | 32% | 53% | 32% |
| Income as % of FPL | | | | | | |
| <100% FPL | 16% | 9% | 17% | 13% | 6% | 13% |
| 100-199% FPL | 19% | 12% | 19% | 23% | 10% | 18% |
| 200-299% FPL | 15% | 11% | 13% | 15% | 9% | 13% |
| 300% and over FPL | 50% | 67% | 52% | 49% | 75% | 56% |
| Language of Interview | | | | | | |
| English | 93% | 96% | 81% | 85% | 97% | 80% |
| Spanish | 6% | 3% | 15% | 15% | 3% | 17% |
| Asian languages | 1% | 0.10% | 4% | 0.20% | 0.10% | 3% |
| Citizenship | | | | | | |
| US born-citizen | 80% | 86% | 65% | 68% | 83% | 64% |
| Naturalized citizen | 9% | 7% | 15% | 10% | 8% | 14% |
| Noncitizen | 11% | 6% | 20% | 22% | 9% | 21% |
| Town/rural residence | | | | | | |
| | 9% | 10% | 11% | 9% | 4% | 12% |
| Work status | | | | | | |
| Unemployed/worked 0 hour | 31% | 20% | 34% | 19% | 17% | 16% |
| Worked 1 to 19 hours | 8% | 5% | 6% | 2% | 4% | 3% |
| Worked 20-34 hours | 18% | 12% | 14% | 11% | 10% | 8% |
| Worked 35 or more hours | 43% | 63% | 46% | 68% | 69% | 73% |
| Works for firm with more than 100 employees | | | | | | |
| | 32% | 46% | 34% | 36% | 48% | 42% |
| "Fair" or "Poor" health | 19% | 19% | 18% | 18% | 16% | 17% |

Sources: CHIS 2001, 2003, 2005; Notes:FPL = federal poverty level; AIAN/NHPI=American Indian Alaska Native/Native Hawai'ian,Pacific Islander

Appendix D-1: Multinomial Logit Regression: All Females

| N = 63,719 | Public Insurance | | Own ESI | | Dependent ESI | | Privately-purchased | |
|--|------------------|-------|---------|--------|---------------|--------|---------------------|--------|
| Reference Insurance Type: Uninsured | RRR | t | RRR | t | RRR | t | RRR | t |
| Sexual Orientation (referent: Heterosexual) | | | | | | | | |
| Gay/Lesbian | 0.68 | -1.75 | 0.70 | -1.92 | 0.65 | -1.66 | 0.59 | -2.27 |
| Bisexual | 0.99 | -0.03 | 0.68 | -2.45 | 0.76 | -1.39 | 1.18 | 0.73 |
| Partnered/Married Status (referent: Married) | | | | | | | | |
| Partnered | 1.29 | 3.10 | 0.70 | -4.22 | 0.10 | -19.45 | 0.63 | -4.14 |
| Not partnered or Married | 1.45 | 6.40 | 0.86 | -3.07 | 0.15 | -33.60 | 0.85 | -2.63 |
| Any Minor children in | | | | | | | | |
| Age in years | 2.24 | 14.59 | 1.42 | 7.13 | 1.45 | 7.15 | 1.14 | 2.10 |
| Race/ethnicity (referent: Non-Latino White) | | | | | | | | |
| Latino | 0.89 | -1.54 | 0.79 | -3.43 | 0.73 | -4.28 | 0.41 | -8.55 |
| Non-Latino Asian | 1.17 | 1.17 | 1.05 | 0.42 | 1.00 | 0.01 | 0.70 | -2.64 |
| Non-Latino Black | 1.91 | 6.70 | 0.96 | -0.39 | 0.55 | -5.17 | 0.34 | -6.39 |
| Non-Latino AIAN/ NHPI | 1.09 | 0.42 | 0.55 | -2.88 | 0.84 | -0.81 | 0.45 | -2.25 |
| Non-Latino Other/race/multiracial | 1.20 | 1.41 | 0.77 | -2.07 | 0.84 | -1.21 | 0.65 | -2.47 |
| Language of Interview (referent: English) | | | | | | | | |
| Spanish | 0.51 | -6.82 | 0.51 | -6.32 | 0.59 | -4.77 | 0.45 | -4.70 |
| Asian languages | 0.52 | -4.02 | 0.41 | -6.14 | 0.29 | -8.64 | 0.79 | -1.47 |
| Education: Referent (referent: College Graduate) | | | | | | | | |
| Less than high school | 1.74 | 5.98 | 0.39 | -10.88 | 0.64 | -4.86 | 0.36 | -8.66 |
| High school graduate | 1.55 | 5.41 | 0.57 | -8.58 | 0.91 | -1.47 | 0.53 | -7.67 |
| Some college or | 1.39 | 4.00 | 0.65 | -6.98 | 0.99 | -0.11 | 0.66 | -5.55 |
| Household Income as % of FPL (referent: >=300%FPL) | | | | | | | | |
| <100% FPL | 3.25 | 13.94 | 0.12 | -25.52 | 0.10 | -24.55 | 0.21 | -13.89 |
| 100-199% FPL | 1.85 | 7.65 | 0.22 | -23.15 | 0.18 | -24.29 | 0.28 | -14.61 |
| 200-299%FPL | 1.26 | 2.48 | 0.41 | -13.33 | 0.37 | -14.37 | 0.48 | -8.81 |
| Citizenship (referent: US-born citizen) | | | | | | | | |
| Naturalized citizen | 0.78 | -2.62 | 0.86 | -1.89 | 0.78 | -2.91 | 1.08 | 0.79 |
| Noncitizen | 0.53 | -6.77 | 0.48 | -8.45 | 0.43 | -9.54 | 0.59 | -4.66 |
| Town/rural residence | | | | | | | | |
| 1.15 | 2.22 | 0.75 | -4.92 | 0.82 | -3.24 | 0.88 | -1.75 | |
| Employment status/work hours (referent: 35+ hours) | | | | | | | | |
| Unemployed/ worked 0 | 2.06 | 11.77 | 0.28 | -21.96 | 1.75 | 9.30 | 1.00 | -0.04 |
| Worked 1 to 19 hours past | 1.39 | 3.24 | 0.28 | -12.96 | 2.12 | 7.78 | 2.04 | 6.95 |
| Worked 20-34 hours past | 1.04 | 0.45 | 0.32 | -16.98 | 1.32 | 3.96 | 1.34 | 3.51 |
| Works for firm with more | | | | | | | | |
| 1.34 | 4.02 | 3.94 | 23.39 | 1.69 | 8.01 | 0.61 | -5.40 | |
| Self-rated health as | | | | | | | | |
| Survey Year (referent: | | | | | | | | |
| 2003 | 1.27 | 4.51 | 0.81 | -3.78 | 0.86 | -2.54 | 0.62 | -6.01 |
| 2005 | 1.13 | 2.27 | 0.90 | -2.05 | 0.73 | -5.70 | 1.11 | 1.52 |
| | 1.25 | 3.89 | 0.84 | -3.27 | 0.71 | -6.12 | 0.99 | -0.18 |

Source: CHIS 2001, 2003, 2005; RRR= relative risk ratio; FPL = federal poverty level;
AIAN/NHPI=American Indian and Alaska Native/Native Hawai'ian,Pacific Islander;ages 18-64

Appendix D-2: Multinomial Logit Regression: Partnered/Married Females

| N = 33,930 | Public Insurance | | Own ESI | | Dependent ESI | | Privately-purchased | |
|--|------------------|-------|---------|--------|---------------|--------|---------------------|--------|
| Reference Insurance Type: Uninsured | RRR | t | RRR | t | RRR | t | RRR | t |
| Sexual Orientation (referent: Heterosexual) | | | | | | | | |
| Gay/Lesbian | 1.12 | 0.33 | 0.64 | -1.44 | 0.13 | -5.36 | 0.53 | -1.89 |
| Bisexual | 1.07 | 0.16 | 0.32 | -3.56 | 0.06 | -6.64 | 0.56 | -1.18 |
| Any Minor children in | 1.28 | 2.65 | 1.47 | 4.95 | 2.06 | 9.43 | 1.70 | 5.41 |
| Age in years | 0.99 | -1.89 | 1.03 | 7.92 | 1.01 | 4.13 | 1.03 | 5.88 |
| Race/ethnicity (referent: Non-Latino White) | | | | | | | | |
| Latino | 0.94 | -0.44 | 0.79 | -2.31 | 0.74 | -3.01 | 0.43 | -6.00 |
| Non-Latino Asian | 1.93 | 3.20 | 1.33 | 1.83 | 1.19 | 1.12 | 0.74 | -1.56 |
| Non-Latino Black | 2.44 | 4.29 | 0.91 | -0.45 | 0.59 | -2.54 | 0.26 | -4.01 |
| Non-Latino AIAN/ NHPI | 1.43 | 0.90 | 0.55 | -1.77 | 0.95 | -0.16 | 0.33 | -2.60 |
| Non-Latino Other race/multiracial | 0.79 | -1.01 | 0.61 | -2.57 | 0.61 | -2.66 | 0.55 | -1.95 |
| Language of Interview (referent: English) | | | | | | | | |
| Spanish | 0.68 | -2.57 | 0.50 | -4.77 | 0.77 | -2.04 | 0.60 | -2.37 |
| Asian languages | 0.45 | -3.78 | 0.34 | -5.66 | 0.26 | -7.50 | 0.78 | -1.19 |
| Education: Referent (referent: College Graduate) | | | | | | | | |
| Less than high school | 1.41 | 2.37 | 0.41 | -7.01 | 0.54 | -5.37 | 0.39 | -5.72 |
| High school graduate | 1.09 | 0.66 | 0.49 | -7.78 | 0.65 | -4.74 | 0.47 | -6.76 |
| Some college or Vocational | 1.20 | 1.37 | 0.61 | -5.65 | 0.77 | -3.06 | 0.60 | -5.02 |
| Household Income as % of FPL (referent: >=300%FPL) | | | | | | | | |
| <100% FPL | 3.12 | 8.83 | 0.09 | -18.09 | 0.05 | -23.69 | 0.11 | -11.38 |
| 100-199% FPL | 1.62 | 3.95 | 0.16 | -18.59 | 0.12 | -23.21 | 0.19 | -12.77 |
| 200-299%FPL | 1.19 | 1.25 | 0.34 | -11.07 | 0.32 | -12.66 | 0.42 | -7.51 |
| Citizenship (referent: US-born citizen) | | | | | | | | |
| Naturalized citizen | 0.60 | -3.58 | 0.68 | -3.50 | 0.63 | -4.32 | 0.99 | -0.11 |
| Noncitizen | 0.39 | -6.33 | 0.34 | -8.96 | 0.39 | -8.55 | 0.57 | -3.78 |
| Town/rural residence | | | | | | | | |
| 1.16 | 1.61 | 0.75 | -3.58 | 0.82 | -2.58 | 1.01 | 0.14 | |
| Employment status/work hours (referent: 35+ hours) | | | | | | | | |
| Unemployed/ worked 0 hours | 1.65 | 5.13 | 0.24 | -17.18 | 1.30 | 3.22 | 0.87 | -1.34 |
| Worked 1 to 19 hours past | 1.19 | 1.07 | 0.23 | -10.34 | 1.26 | 1.82 | 1.59 | 3.15 |
| Worked 20-34 hours past | 0.91 | -0.72 | 0.35 | -10.41 | 1.04 | 0.42 | 1.35 | 2.48 |
| Works for firm with more | 1.44 | 3.00 | 3.83 | 14.63 | 1.53 | 4.55 | 0.38 | -7.24 |
| Self-rated health as "Fair" | 1.24 | 2.70 | 0.72 | -4.06 | 0.81 | -2.86 | 0.59 | -4.99 |
| Survey Year (referent: | | | | | | | | |
| 2003 | 1.19 | 2.08 | 0.88 | -1.70 | 0.75 | -4.01 | 1.15 | 1.51 |
| 2005 | 1.21 | 2.23 | 0.83 | -2.40 | 0.72 | -4.41 | 0.93 | -0.73 |

Source: CHIS 2001, 2003, 2005; RRR= relative risk ratio; FPL = federal poverty level;
AIAN/NHPI=American Indian and Alaska Native/Native Hawai'ian, Pacific Islander; ages 18-64

Appendix D-3: Multinomial Logit Regression: Employed Females

| N = 36,344 | Public Insurance | | Own ESI | | Dependent ESI | | Privately-purchased | |
|--|------------------|-------|---------|--------|---------------|--------|---------------------|-------|
| Reference Insurance Type: | RRR | t | RRR | t | RRR | t | RRR | t |
| Sexual Orientation (referent: Heterosexual) | | | | | | | | |
| Gay/Lesbian | 0.45 | -2.20 | 0.61 | -1.94 | 0.61 | -1.22 | 0.45 | -2.07 |
| Bisexual | 1.39 | 1.50 | 0.72 | -1.61 | 0.90 | -0.38 | 1.62 | 1.48 |
| Partnered/Married Status (referent: Married) | | | | | | | | |
| Partnered | 1.20 | 1.39 | 0.76 | -2.50 | 0.09 | -13.45 | 0.66 | -2.45 |
| Not partnered or Married | 1.24 | 2.20 | 0.88 | -1.86 | 0.16 | -22.76 | 0.89 | -1.06 |
| Any Minor children in household | | | | | | | | |
| 2.90 | 11.78 | 1.57 | 6.79 | 1.51 | 5.56 | 1.13 | 1.24 | |
| Age in years | | | | | | | | |
| 0.99 | -3.37 | 1.03 | 10.22 | 0.99 | -3.56 | 1.00 | -1.10 | |
| Race/ethnicity (referent: Non-Latino White) | | | | | | | | |
| Latino | 1.04 | 0.36 | 0.84 | -1.94 | 0.78 | -2.34 | 0.47 | -4.52 |
| Non-Latino Asian | 1.43 | 1.73 | 1.03 | 0.19 | 0.98 | -0.13 | 0.94 | -0.26 |
| Non-Latino Black | 1.68 | 3.31 | 0.79 | -1.85 | 0.53 | -3.88 | 0.35 | -4.02 |
| Non-Latino AIAN/ NHPI | 1.38 | 0.97 | 0.58 | -2.14 | 0.94 | -0.22 | 0.30 | -2.30 |
| Non-Latino Other | 1.14 | 0.63 | 0.82 | -1.20 | 0.85 | -0.73 | 0.71 | -1.17 |
| race/multiracial | | | | | | | | |
| Language of Interview (referent: English) | | | | | | | | |
| Spanish | 0.46 | -4.82 | 0.56 | -3.98 | 0.53 | -3.51 | 0.39 | -2.97 |
| Asian languages | 0.77 | -0.98 | 0.59 | -2.74 | 0.35 | -4.46 | 1.00 | -0.01 |
| Education: Referent (referent: College Graduate) | | | | | | | | |
| Less than high school | 1.88 | 3.99 | 0.40 | -7.59 | 0.67 | -2.65 | 0.33 | -4.81 |
| High school graduate | 1.67 | 3.68 | 0.60 | -5.43 | 1.04 | 0.37 | 0.52 | -4.67 |
| Some college or Vocational | 1.44 | 2.58 | 0.70 | -4.09 | 1.16 | 1.57 | 0.69 | -2.95 |
| Household Income as % of FPL (referent: >=300%FPL) | | | | | | | | |
| <100% FPL | 2.44 | 6.34 | 0.11 | -19.50 | 0.10 | -14.93 | 0.17 | -9.28 |
| 100-199% FPL | 1.49 | 2.96 | 0.21 | -17.12 | 0.18 | -15.64 | 0.30 | -8.23 |
| 200-299%FPL | 0.85 | -1.03 | 0.34 | -11.58 | 0.30 | -11.39 | 0.48 | -5.58 |
| Citizenship (referent: US-born citizen) | | | | | | | | |
| Naturalized citizen | 1.10 | 0.61 | 0.91 | -0.86 | 0.84 | -1.35 | 0.82 | -1.12 |
| Noncitizen | 0.75 | -1.99 | 0.51 | -5.73 | 0.46 | -5.72 | 0.44 | -4.47 |
| Town/rural residence | | | | | | | | |
| 1.18 | 1.57 | 0.74 | -3.52 | 0.86 | -1.53 | 0.82 | -1.49 | |
| Employment status/work hours (referent: 35+ hours) | | | | | | | | |
| Worked 1 to 19 hours past week | 1.61 | 3.83 | 0.26 | -11.24 | 2.35 | 7.12 | 3.23 | 8.63 |
| Worked 20-34 hours past week | 1.09 | 1.00 | 0.32 | -15.05 | 1.35 | 3.67 | 1.63 | 4.38 |
| Works for firm with more than | 1.12 | 1.34 | 2.70 | 15.16 | 1.47 | 5.19 | 0.86 | -1.46 |
| Industry (referent: Govt. & Public Admin.) | | | | | | | | |
| Professional & Business | 0.52 | -4.25 | 0.56 | -5.09 | 0.64 | -3.56 | 1.25 | 1.26 |
| Transportation and | 0.88 | -0.45 | 0.77 | -1.18 | 0.62 | -1.80 | 0.69 | -1.00 |
| Education & Health | 0.81 | -1.57 | 0.79 | -2.19 | 0.94 | -0.50 | 1.33 | 1.78 |
| Manufacturing | 0.65 | -2.47 | 0.80 | -1.66 | 0.86 | -0.93 | 1.21 | 0.79 |
| Finance & Real Estate | 0.60 | -2.50 | 0.87 | -0.90 | 0.92 | -0.52 | 1.86 | 2.86 |
| Trade | 0.64 | -3.30 | 0.51 | -6.40 | 0.69 | -2.97 | 1.32 | 1.65 |
| Construction | 0.60 | -1.32 | 0.71 | -1.18 | 0.79 | -0.78 | 2.53 | 2.34 |
| Other sectors/uncodable | 0.57 | -4.25 | 0.50 | -6.22 | 0.75 | -2.20 | 1.68 | 3.01 |
| "Fair" or "Poor" health | 1.11 | 1.12 | 0.82 | -2.36 | 0.91 | -1.00 | 0.61 | -3.55 |
| Survey Year (referent: 2001) | | | | | | | | |
| 2003 | 1.19 | 1.81 | 0.75 | -3.77 | 0.70 | -4.14 | 0.98 | -0.14 |
| 2005 | 1.35 | 3.08 | 0.70 | -4.73 | 0.66 | -4.86 | 0.85 | -1.42 |

Source: CHIS 2001, 2003, 2005; RRR= relative risk ratio; FPL = federal poverty level;
AIAN/NHPI=American Indian and Alaska Native/Native Hawai'ian, Pacific Islander; ages 18-64

Appendix D-4: Multinomial Logit Regression: Employed Partnered/Married Females

| N = 17,938 | Public Insurance | | Own ESI | | Dependent ESI | | Privately-purchased | |
|--|------------------|-------|---------|--------|---------------|--------|---------------------|-------|
| Reference Insurance Type: Uninsured | RRR | t | RRR | t | RRR | t | RRR | t |
| Sexual Orientation (referent: Heterosexual) | | | | | | | | |
| Gay/Lesbian | 0.80 | -0.38 | 0.59 | -1.10 | 0.10 | -3.18 | 0.33 | -1.96 |
| Bisexual | 2.37 | 1.87 | 0.38 | -2.52 | 0.05 | -4.27 | 1.07 | 0.10 |
| Any Minor children in | 1.65 | 3.17 | 1.56 | 4.11 | 2.15 | 6.80 | 1.67 | 3.21 |
| Age in years | 0.99 | -1.94 | 1.03 | 5.48 | 1.02 | 4.13 | 1.03 | 3.52 |
| Race/ethnicity (referent: Non-Latino White) | | | | | | | | |
| Latino | 1.31 | 1.22 | 0.99 | -0.09 | 0.94 | -0.37 | 0.58 | -2.19 |
| Non-Latino Asian | 2.49 | 2.73 | 1.11 | 0.44 | 0.95 | -0.21 | 0.78 | -0.69 |
| Non-Latino Black | 2.05 | 2.33 | 0.61 | -1.91 | 0.47 | -2.79 | 0.25 | -2.65 |
| Non-Latino AIAN/ NHPI | 2.32 | 1.15 | 0.81 | -0.45 | 1.42 | 0.76 | 0.15 | -1.70 |
| Non-Latino Other | | | | | | | | |
| race/multiracial | 0.61 | -1.19 | 0.57 | -2.19 | 0.56 | -2.16 | 0.63 | -0.81 |
| Language of Interview (referent: English) | | | | | | | | |
| Spanish | 0.75 | -1.17 | 0.46 | -3.74 | 0.54 | -2.71 | 0.42 | -1.88 |
| Asian languages | 0.62 | -1.34 | 0.48 | -2.73 | 0.35 | -3.54 | 1.24 | 0.55 |
| Education: Referent (referent: College Graduate) | | | | | | | | |
| Less than high school | 1.33 | 1.08 | 0.42 | -4.45 | 0.57 | -2.69 | 0.33 | -3.18 |
| High school graduate | 1.05 | 0.22 | 0.51 | -4.77 | 0.71 | -2.39 | 0.44 | -4.11 |
| Some college or Vocational | 1.21 | 0.82 | 0.66 | -3.14 | 0.85 | -1.17 | 0.56 | -3.18 |
| Household Income as % of FPL (referent: >=300%FPL) | | | | | | | | |
| <100% FPL | 2.30 | 3.64 | 0.09 | -12.70 | 0.05 | -13.19 | 0.16 | -4.55 |
| 100-199% FPL | 1.48 | 1.80 | 0.15 | -12.81 | 0.11 | -14.12 | 0.21 | -6.27 |
| 200-299%FPL | 0.60 | -1.99 | 0.28 | -8.99 | 0.25 | -9.66 | 0.41 | -4.38 |
| Citizenship (referent: US-born citizen) | | | | | | | | |
| Naturalized citizen | 0.65 | -1.76 | 0.72 | -1.96 | 0.66 | -2.39 | 0.68 | -1.46 |
| Noncitizen | 0.39 | -3.90 | 0.35 | -6.29 | 0.38 | -5.58 | 0.40 | -3.40 |
| Town/rural residence | 1.27 | 1.38 | 0.75 | -2.32 | 0.89 | -0.88 | 0.98 | -0.11 |
| Employment status/work hours (referent: 35+ hours) | | | | | | | | |
| Worked 1 to 19 hours past | 1.21 | 0.96 | 0.16 | -10.67 | 1.09 | 0.56 | 2.21 | 4.07 |
| Worked 20-34 hours past week | 0.90 | -0.74 | 0.30 | -10.65 | 0.93 | -0.66 | 1.58 | 2.85 |
| Works for firm with more than | 1.02 | 0.12 | 2.61 | 9.23 | 1.32 | 2.59 | 0.55 | -3.77 |
| Industry (referent: Govt. & Public Admin.) | | | | | | | | |
| Professional & Business | 0.55 | -2.31 | 0.57 | -2.99 | 0.77 | -1.38 | 1.79 | 2.28 |
| Transportation and Utilities | 0.59 | -1.20 | 0.80 | -0.73 | 0.74 | -0.92 | 1.15 | 0.27 |
| Education & Health | 0.74 | -1.38 | 0.78 | -1.49 | 1.07 | 0.42 | 1.91 | 2.75 |
| Manufacturing | 0.73 | -1.24 | 0.74 | -1.46 | 0.88 | -0.58 | 1.23 | 0.60 |
| Finance & Real Estate | 0.37 | -2.78 | 0.73 | -1.37 | 0.96 | -0.16 | 3.35 | 3.86 |
| Trade | 0.77 | -1.14 | 0.50 | -4.21 | 0.72 | -1.93 | 2.16 | 3.17 |
| Construction | 1.33 | 0.56 | 1.31 | 0.67 | 1.74 | 1.30 | 6.09 | 2.95 |
| Other sectors/uncodable | 0.64 | -1.93 | 0.49 | -4.14 | 0.81 | -1.15 | 2.08 | 2.84 |
| "Fair" or "Poor" health | 1.01 | 0.04 | 0.67 | -3.18 | 0.77 | -2.02 | 0.50 | -3.43 |
| Survey Year (referent: 2001) | | | | | | | | |
| 2003 | 1.35 | 1.93 | 0.79 | -1.94 | 0.78 | -2.05 | 1.22 | 1.18 |
| 2005 | 1.31 | 1.71 | 0.67 | -3.33 | 0.65 | -3.50 | 0.74 | -1.71 |

Source: CHIS 2001, 2003, 2005; RRR= relative risk ratio; FPL = federal poverty level;

AIAN/NHPI=American Indian and Alaska Native/Native Hawai'ian, Pacific Islander; ages 18-64

Appendix E-1: Multinomial Logit Regression: All Males

| N = 46,535 | Public Insurance | | Own ESI | | Dependent ESI | | Privately-purchased | |
|--|------------------|-------|---------|--------|---------------|--------|---------------------|--------|
| Reference Insurance Type: Uninsured | RRR | t | RRR | t | RRR | t | RRR | t |
| Sexual Orientation (referent: Heterosexual) | | | | | | | | |
| Gay/Lesbian | 1.38 | 2.20 | 1.18 | 1.25 | 0.89 | -0.50 | 1.22 | 1.27 |
| Bisexual | 1.08 | 0.33 | 0.87 | -0.67 | 0.93 | -0.25 | 0.88 | -0.45 |
| Partnered/Married Status (referent: Married) | | | | | | | | |
| Partnered | 0.71 | -3.23 | 0.50 | -8.05 | 0.12 | -12.95 | 0.43 | -6.53 |
| Not partnered or Married | 0.81 | -2.66 | 0.44 | -13.32 | 0.16 | -23.88 | 0.64 | -5.63 |
| Any Minor children in | | | | | | | | |
| Age in years | 1.69 | 7.16 | 1.49 | 6.95 | 1.36 | 4.33 | 1.49 | 4.92 |
| Any Minor children in | 1.02 | 6.97 | 1.02 | 9.91 | 0.99 | -5.66 | 1.00 | -1.56 |
| Race/ethnicity (referent: Non-Latino White) | | | | | | | | |
| Latino | 0.92 | -0.97 | 0.78 | -3.65 | 0.66 | -4.67 | 0.38 | -9.09 |
| Non-Latino Asian | 1.37 | 2.16 | 1.15 | 1.23 | 1.23 | 1.47 | 0.99 | -0.06 |
| Non-Latino Black | 1.42 | 3.01 | 0.90 | -0.95 | 0.67 | -2.79 | 0.36 | -4.91 |
| Non-Latino AIAN/ NHPI | 0.82 | -0.88 | 0.62 | -2.68 | 0.53 | -2.65 | 0.81 | -0.76 |
| Non-Latino Other | | | | | | | | |
| race/multiracial | 0.77 | -1.73 | 0.79 | -1.90 | 0.85 | -1.05 | 0.63 | -2.65 |
| Language of Interview (referent: English) | | | | | | | | |
| Spanish | 0.63 | -3.98 | 0.89 | -1.11 | 0.46 | -4.11 | 0.56 | -2.65 |
| Asian languages | 0.64 | -2.55 | 0.46 | -5.21 | 0.38 | -4.60 | 0.77 | -1.31 |
| Education: Referent (referent: College Graduate) | | | | | | | | |
| Less than high school | 1.42 | 3.43 | 0.45 | -9.40 | 0.59 | -4.33 | 0.32 | -7.96 |
| High school graduate | 1.63 | 5.58 | 0.55 | -9.37 | 0.71 | -4.27 | 0.43 | -9.45 |
| Some college or Vocational | 1.29 | 2.89 | 0.63 | -7.41 | 0.85 | -2.13 | 0.47 | -9.01 |
| Household Income as % of FPL (referent: >=300%FPL) | | | | | | | | |
| <100% FPL | 2.81 | 11.80 | 0.12 | -23.45 | 0.17 | -12.60 | 0.25 | -10.67 |
| 100-199% FPL | 1.69 | 6.44 | 0.24 | -22.12 | 0.18 | -16.97 | 0.31 | -11.38 |
| 200-299%FPL | 1.25 | 2.42 | 0.47 | -11.27 | 0.40 | -10.28 | 0.50 | -7.01 |
| Citizenship (referent: US-born citizen) | | | | | | | | |
| Naturalized citizen | 0.86 | -1.39 | 0.84 | -2.13 | 0.81 | -1.89 | 0.92 | -0.75 |
| Noncitizen | 0.59 | -5.05 | 0.58 | -6.36 | 0.34 | -8.07 | 0.53 | -4.77 |
| Town/rural residence | | | | | | | | |
| Urban | 1.16 | 2.01 | 0.95 | -0.91 | 0.75 | -3.57 | 0.96 | -0.55 |
| Employment status/work hours (referent: 35+ hours) | | | | | | | | |
| Unemployed/ worked 0 hours | 3.28 | 16.51 | 0.53 | -9.68 | 1.47 | 4.59 | 0.88 | -1.49 |
| Worked 1 to 19 hours past | 1.69 | 3.66 | 0.40 | -6.01 | 2.17 | 4.70 | 1.85 | 3.89 |
| Worked 20-34 hours past | 1.34 | 3.04 | 0.31 | -14.33 | 1.42 | 3.72 | 1.18 | 1.69 |
| Works for firm with more | | | | | | | | |
| Self-rated health as "Fair" | 1.54 | 5.52 | 4.59 | 28.04 | 1.29 | 3.63 | 0.51 | -7.15 |
| Survey Year (referent: | | | | | | | | |
| 2003 | 1.18 | 2.43 | 0.83 | -3.41 | 0.77 | -3.71 | 1.03 | 0.41 |
| 2005 | 1.10 | 1.29 | 0.70 | -6.44 | 0.73 | -4.41 | 1.07 | 0.83 |

Source: CHIS 2001, 2003, 2005; RRR= relative risk ratio; FPL = federal poverty level;
AIAN/NHPI=American Indian and Alaska Native/Native Hawai'ian, Pacific Islander; ages 18-64

Appendix E-2: Multinomial Logit Regression: Partnered/Married Males

| N = 26,063 | Public Insurance | | Own ESI | | Dependent ESI | | Privately-purchased | |
|--|------------------|-------|---------|--------|---------------|--------|---------------------|-------|
| Reference Insurance Type: Uninsured | RRR | t | RRR | t | RRR | t | RRR | t |
| Sexual Orientation (referent: Heterosexual) | | | | | | | | |
| Gay/Lesbian | 0.99 | -0.02 | 0.45 | -3.46 | 0.21 | -5.21 | 0.61 | -1.68 |
| Bisexual | 0.77 | -0.46 | 0.16 | -3.14 | 0.10 | -2.20 | 0.15 | -2.19 |
| Any Minor children in | 1.65 | 5.11 | 1.56 | 5.67 | 1.86 | 6.84 | 1.95 | 5.96 |
| Age in years | 1.01 | 2.77 | 1.02 | 6.04 | 1.03 | 5.78 | 1.02 | 4.28 |
| Race/ethnicity (referent: Non-Latino White) | | | | | | | | |
| Latino | 0.76 | -1.75 | 0.81 | -1.87 | 0.74 | -2.28 | 0.37 | -5.52 |
| Non-Latino Asian | 1.35 | 1.22 | 0.86 | -0.85 | 0.81 | -1.08 | 0.73 | -1.42 |
| Non-Latino Black | 1.32 | 1.25 | 0.73 | -1.58 | 0.75 | -1.26 | 0.27 | -3.42 |
| Non-Latino AIAN/ NHPI | 0.78 | -0.77 | 0.58 | -1.84 | 0.55 | -1.70 | 0.53 | -1.22 |
| Non-Latino Other race/multiracial | 0.93 | -0.26 | 0.88 | -0.59 | 1.16 | 0.61 | 0.66 | -1.45 |
| Language of Interview (referent: English) | | | | | | | | |
| Spanish | 0.77 | -1.48 | 0.81 | -1.42 | 0.43 | -4.00 | 0.48 | -2.59 |
| Asian languages | 0.63 | -1.87 | 0.53 | -3.34 | 0.46 | -3.07 | 0.76 | -1.05 |
| Education: Referent (referent: College Graduate) | | | | | | | | |
| Less than high school | 1.53 | 2.61 | 0.58 | -4.36 | 0.63 | -2.87 | 0.57 | -2.73 |
| High school graduate | 1.57 | 3.11 | 0.55 | -5.86 | 0.58 | -4.68 | 0.46 | -5.75 |
| Some college or Vocational | 1.39 | 2.29 | 0.60 | -5.05 | 0.66 | -3.70 | 0.54 | -4.83 |
| Household Income as % of FPL (referent: >=300%FPL) | | | | | | | | |
| <100% FPL | 2.93 | 7.29 | 0.08 | -19.19 | 0.04 | -11.95 | 0.13 | -7.89 |
| 100-199% FPL | 1.40 | 2.47 | 0.17 | -17.86 | 0.09 | -17.35 | 0.21 | -9.93 |
| 200-299%FPL | 1.20 | 1.23 | 0.43 | -7.74 | 0.36 | -8.08 | 0.46 | -5.02 |
| Citizenship (referent: US- | | | | | | | | |
| Naturalized citizen | 0.69 | -2.18 | 0.64 | -3.75 | 0.68 | -2.84 | 0.85 | -0.99 |
| Noncitizen | 0.50 | -4.03 | 0.37 | -7.58 | 0.34 | -6.65 | 0.47 | -3.85 |
| Town/rural residence | 1.06 | 0.51 | 0.99 | -0.07 | 0.73 | -2.90 | 0.94 | -0.55 |
| Employment status/work hours (referent: 35+ hours) | | | | | | | | |
| Unemployed/ worked 0 hours | 3.22 | 10.06 | 0.48 | -6.93 | 0.73 | -2.61 | 0.49 | -4.93 |
| Worked 1 to 19 hours past | 1.22 | 0.74 | 0.27 | -4.65 | 0.69 | -1.34 | 0.94 | -0.21 |
| Worked 20-34 hours past | 1.42 | 2.16 | 0.31 | -8.87 | 0.86 | -0.98 | 0.89 | -0.76 |
| Works for firm with more | 1.73 | 4.57 | 5.13 | 19.10 | 1.30 | 2.62 | 0.24 | -9.14 |
| Self-rated health as "Fair" | 1.32 | 2.68 | 1.00 | -0.03 | 1.14 | 1.24 | 0.88 | -0.95 |
| Survey Year (referent: | | | | | | | | |
| 2003 | 1.26 | 2.33 | 0.92 | -1.00 | 0.95 | -0.57 | 1.19 | 1.57 |
| 2005 | 1.32 | 2.56 | 0.78 | -2.93 | 0.92 | -0.86 | 1.21 | 1.70 |

Source: CHIS 2001, 2003, 2005; RRR= relative risk ratio; FPL = federal poverty level;
AIAN/NHPI=American Indian and Alaska Native/Native Hawai'ian, Pacific Islander; ages 18-64

Appendix E-3: Multinomial Logit Regression: Employed Males

| N = 31,100 | Public Insurance | | Own ESI | | Dependent ESI | | Privately-purchased | |
|--|------------------|-------|---------|--------|---------------|--------|---------------------|-------|
| Reference Insurance Type: Uninsured | RRR | t | RRR | t | RRR | t | RRR | t |
| Sexual Orientation (referent: Heterosexual) | | | | | | | | |
| Gay/Lesbian | 0.80 | -0.70 | 1.33 | 1.41 | 1.13 | 0.39 | 1.00 | 0.01 |
| Bisexual | 1.14 | 0.35 | 0.71 | -1.48 | 0.54 | -1.58 | 0.72 | -0.79 |
| Partnered/Married Status (referent: Married) | | | | | | | | |
| Partnered | 0.59 | -3.79 | 0.55 | -5.82 | 0.13 | -8.98 | 0.59 | -2.62 |
| Not partnered or Married | 0.73 | -2.66 | 0.48 | -9.20 | 0.18 | -15.84 | 0.77 | -1.83 |
| Any Minor children in household | | | | | | | | |
| Age in years | 1.98 | 6.48 | 1.64 | 6.79 | 1.58 | 4.88 | 1.28 | 1.73 |
| race/multiracial | 1.00 | 0.02 | 1.02 | 8.27 | 1.00 | -1.12 | 0.98 | -4.05 |
| Race/ethnicity (referent: Non-Latino White) | | | | | | | | |
| Latino | 0.95 | -0.37 | 0.73 | -3.60 | 0.67 | -3.38 | 0.32 | -6.40 |
| Non-Latino Asian | 1.66 | 2.36 | 1.00 | -0.02 | 1.12 | 0.61 | 0.90 | -0.47 |
| Non-Latino Black | 1.23 | 1.07 | 0.85 | -1.10 | 0.72 | -1.63 | 0.46 | -2.37 |
| Non-Latino AIAN/ NHPI | 0.56 | -1.61 | 0.58 | -2.44 | 0.41 | -2.82 | 1.09 | 0.20 |
| Non-Latino Other | 0.80 | -0.92 | 0.89 | -0.67 | 0.80 | -1.02 | 0.80 | -0.81 |
| Language of Interview (referent: English) | | | | | | | | |
| Spanish | 0.70 | -2.23 | 0.85 | -1.25 | 0.66 | -1.77 | 1.02 | 0.06 |
| Asian languages | 0.66 | -1.59 | 0.61 | -2.48 | 0.55 | -2.09 | 1.37 | 0.96 |
| Education: Referent (referent: High school graduate) | | | | | | | | |
| Less than high school | 1.63 | 2.93 | 0.52 | -5.74 | 0.80 | -1.35 | 0.41 | -4.09 |
| High school graduate | 1.90 | 4.31 | 0.57 | -6.28 | 0.80 | -1.94 | 0.38 | -6.36 |
| Some college or Vocational | 1.48 | 2.60 | 0.63 | -5.03 | 0.93 | -0.62 | 0.43 | -5.81 |
| Household Income as % of FPL (referent: >=300%FPL) | | | | | | | | |
| <100% FPL | 2.36 | 6.54 | 0.11 | -20.04 | 0.12 | -9.89 | 0.31 | -5.51 |
| 100-199% FPL | 1.14 | 1.02 | 0.22 | -18.17 | 0.12 | -14.71 | 0.36 | -6.46 |
| 200-299%FPL | 1.08 | 0.57 | 0.44 | -9.34 | 0.36 | -8.24 | 0.62 | -3.15 |
| Citizenship (referent: US-born citizen) | | | | | | | | |
| Naturalized citizen | 1.02 | 0.12 | 0.94 | -0.51 | 0.86 | -0.99 | 0.94 | -0.32 |
| Noncitizen | 0.66 | -2.73 | 0.61 | -4.52 | 0.31 | -6.81 | 0.47 | -3.53 |
| Town/rural residence | | | | | | | | |
| Employment status/work hours (referent: 35+ hours) | | | | | | | | |
| Worked 1 to 19 hours past week | 1.32 | 1.48 | 0.38 | -5.25 | 2.88 | 5.21 | 2.41 | 4.32 |
| Worked 20-34 hours past week | 1.38 | 2.67 | 0.28 | -12.54 | 1.69 | 4.40 | 1.47 | 2.68 |
| Works for firm with more than 100 employees | | | | | | | | |
| 1.30 | 2.97 | 2.90 | 17.10 | 1.34 | 3.42 | 0.96 | -0.37 | |
| Industry (referent: Govt. & Public Admin.) | | | | | | | | |
| Professional & Business | 0.52 | -3.57 | 0.51 | -5.58 | 0.76 | -1.77 | 1.17 | 0.70 |
| Transportation and warehousing | 0.46 | -3.34 | 0.51 | -4.29 | 0.56 | -2.47 | 0.99 | -0.03 |
| Education & Health | 0.62 | -1.95 | 0.77 | -1.52 | 1.37 | 1.51 | 2.46 | 3.21 |
| Manufacturing | 0.56 | -2.95 | 0.78 | -1.85 | 0.77 | -1.51 | 1.05 | 0.17 |
| Finance & Real Estate | 0.47 | -2.66 | 0.56 | -3.24 | 0.95 | -0.26 | 1.44 | 1.20 |
| Trade | 0.53 | -3.67 | 0.49 | -6.02 | 0.89 | -0.76 | 1.26 | 1.04 |
| Construction | 0.38 | -5.11 | 0.31 | -9.57 | 0.52 | -3.92 | 1.12 | 0.44 |
| Other sectors/uncodable | 0.44 | -4.86 | 0.38 | -8.40 | 0.68 | -2.51 | 1.23 | 0.91 |
| "Fair" or "Poor" health | | | | | | | | |
| 1.05 | 0.46 | 0.88 | -1.65 | 1.02 | 0.15 | 0.84 | -1.05 | |
| Survey Year (referent: 2001) | | | | | | | | |
| 2003 | 1.36 | 3.10 | 0.82 | -2.86 | 0.72 | -3.41 | 0.95 | -0.40 |
| 2005 | 1.14 | 1.28 | 0.66 | -5.76 | 0.66 | -4.25 | 1.01 | 0.08 |

Source: CHIS 2001, 2003, 2005; RRR= relative risk ratio; FPL = federal poverty level;
AIAN/NHPI=American Indian and Alaska Native/Native Hawai'ian, Pacific Islander; ages 18-64

Appendix E-4: Multinomial Logit Regression: Employed Partnered/Married Males

| N = 18,260 | Public Insurance | | Own ESI | | Dependent ESI | | Privately-purchased | |
|--|------------------|-------|---------|--------|---------------|--------|---------------------|-------|
| Reference Insurance Type: Uninsured | RRR | t | RRR | t | RRR | t | RRR | t |
| Sexual Orientation (referent: Heterosexual) | | | | | | | | |
| Gay/Lesbian | 0.35 | -1.44 | 0.52 | -1.76 | 0.23 | -3.19 | 1.03 | 0.05 |
| Bisexual | 0.62 | -0.50 | 0.19 | -2.56 | 0.02 | -3.36 | 0.20 | -1.42 |
| Any Minor children in | 1.92 | 4.69 | 1.65 | 4.95 | 1.99 | 5.74 | 1.56 | 2.36 |
| Age in years | 0.99 | -0.74 | 1.02 | 4.23 | 1.03 | 4.54 | 1.00 | 0.51 |
| Race/ethnicity (referent: Non-Latino White) | | | | | | | | |
| Latino | 0.78 | -1.04 | 0.83 | -1.12 | 0.79 | -1.22 | 0.31 | -3.65 |
| Non-Latino Asian | 1.60 | 1.37 | 0.71 | -1.47 | 0.63 | -1.71 | 0.54 | -1.66 |
| Non-Latino Black | 1.04 | 0.11 | 0.66 | -1.45 | 0.72 | -0.97 | 0.49 | -1.20 |
| Non-Latino AIAN/ NHPI | 0.28 | -2.41 | 0.36 | -3.05 | 0.30 | -2.66 | 0.07 | -3.36 |
| Non-Latino Other race/multiracial | 0.71 | -0.69 | 1.02 | 0.07 | 1.19 | 0.48 | 1.02 | 0.03 |
| Language of Interview (referent: English) | | | | | | | | |
| Spanish | 0.80 | -0.90 | 0.68 | -2.14 | 0.50 | -2.65 | 0.94 | -0.13 |
| Asian languages | 0.68 | -1.12 | 0.84 | -0.71 | 0.90 | -0.30 | 1.86 | 1.47 |
| Education: Referent (referent: College Graduate) | | | | | | | | |
| Less than high school | 1.83 | 2.42 | 0.80 | -1.34 | 1.02 | 0.07 | 0.88 | -0.40 |
| High school graduate | 2.04 | 3.13 | 0.63 | -3.27 | 0.75 | -1.77 | 0.40 | -3.70 |
| Some college or Vocational | 1.73 | 2.44 | 0.67 | -2.83 | 0.79 | -1.43 | 0.53 | -2.83 |
| Household Income as % of FPL (referent: >=300%FPL) | | | | | | | | |
| <100% FPL | 2.37 | 4.10 | 0.06 | -16.77 | 0.02 | -9.54 | 0.10 | -4.73 |
| 100-199% FPL | 0.91 | -0.45 | 0.15 | -14.61 | 0.06 | -14.38 | 0.18 | -5.83 |
| 200-299%FPL | 0.96 | -0.18 | 0.43 | -5.56 | 0.31 | -6.47 | 0.59 | -2.04 |
| Citizenship (referent: US-born citizen) | | | | | | | | |
| Naturalized citizen | 0.83 | -0.74 | 0.71 | -2.05 | 0.74 | -1.56 | 0.79 | -0.81 |
| Noncitizen | 0.56 | -2.29 | 0.41 | -5.08 | 0.34 | -4.80 | 0.45 | -2.29 |
| Town/rural residence | 1.07 | 0.37 | 1.04 | 0.33 | 0.83 | -1.21 | 0.88 | -0.59 |
| Employment status/work hours (referent: 35+ hours) | | | | | | | | |
| Worked 1 to 19 hours past | 0.97 | -0.08 | 0.17 | -5.11 | 0.51 | -1.96 | 0.88 | -0.30 |
| Worked 20-34 hours past week | 1.64 | 2.36 | 0.26 | -7.48 | 0.88 | -0.62 | 1.23 | 0.76 |
| Works for firm with more than | 1.47 | 2.80 | 3.32 | 12.40 | 1.46 | 3.30 | 0.48 | -3.97 |
| Industry (referent: Govt. & Public Admin.) | | | | | | | | |
| Professional & Business | 0.41 | -3.04 | 0.47 | -3.68 | 0.77 | -1.14 | 2.64 | 2.46 |
| Transportation and Utilities | 0.36 | -2.85 | 0.29 | -5.05 | 0.36 | -3.50 | 1.84 | 1.16 |
| Education & Health | 0.46 | -1.91 | 0.62 | -1.64 | 1.23 | 0.65 | 5.17 | 3.37 |
| Manufacturing | 0.51 | -2.25 | 0.54 | -2.89 | 0.53 | -2.61 | 2.68 | 2.33 |
| Finance & Real Estate | 0.34 | -2.40 | 0.37 | -3.18 | 0.64 | -1.32 | 2.95 | 2.21 |
| Trade | 0.40 | -3.39 | 0.33 | -5.55 | 0.58 | -2.36 | 2.49 | 2.26 |
| Construction | 0.35 | -3.62 | 0.27 | -6.39 | 0.51 | -2.81 | 1.99 | 1.62 |
| Other sectors/uncodable | 0.45 | -2.98 | 0.30 | -6.01 | 0.49 | -3.04 | 2.44 | 2.18 |
| "Fair" or "Poor" health | 0.94 | -0.38 | 0.96 | -0.32 | 1.17 | 1.03 | 0.99 | -0.02 |
| Survey Year (referent: 2001) | | | | | | | | |
| 2003 | 1.51 | 2.90 | 0.97 | -0.32 | 0.88 | -1.06 | 0.98 | -0.10 |
| 2005 | 1.49 | 2.67 | 0.79 | -2.15 | 0.83 | -1.40 | 1.10 | 0.50 |

Source: CHIS 2001, 2003, 2005; RRR= relative risk ratio; FPL = federal poverty level;
AIAN/NHPI=American Indian and Alaska Native/Native Hawai'ian, Pacific Islander; ages 18-64